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GORDON & REES LLP

ATTORNEYS AT LAW
2100 ROSS AVENUE, SUITE 2600
DALLAS, TX 75201
PHONE: (214) 461-4050
FAX: (214) 461-4053
WWW.GORDONREES.COM

DATE: May 7, 2007

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MESSAGE:

Re: Response to Final Office Action mailed March 8, 2007

Applicant: Gopalan

Serial No.: 09/888,470

Filed: 06/25/01

Art Group: 3691

Examiner : Akintola

Title: Apparatus and Method for Providing Dual Number Access Electronic Wallet

Attached are the following:

- a. Response to Final Office Action mailed 3/8/07; and
- b. Fax Cover Sheet.

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Attorney Docket Number AUS92001055US1
 Serial No. 09/888,470
 Response to Final Office Action mailed March 8, 2007.

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| In re Gopalan, |) Serial No. 09/888,470 |
| |) |
| Applicant, |) Docket No. AUS920010555US1 |
| |) |
| For: Apparatus and Method for Providing Dual Number Access Electronic Wallet |) Art Unit 3624 |
| |) |
| |) Examiner Akintola |
| Filed: 06/25/2001 |) |

RESPONSE TO FINAL OFFICE ACTION AND AMENDMENT

May 7, 2007

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In response to the examiner's final office action mailed March 8, 2007, applicant files this amendment and response.

A. Amendments to the Claims..... 2

B. Remarks..... 7